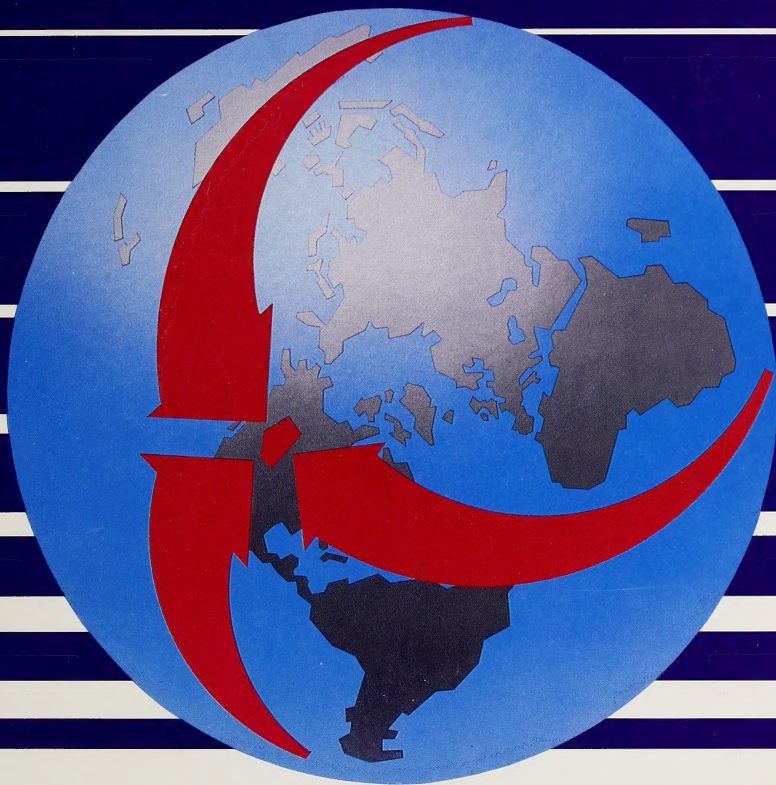


AL.2.1788-439

Settling in Alberta

Information for Immigrants



Alberta

CAREER DEVELOPMENT
& EMPLOYMENT
Immigration and
Settlement Branch

DDN
7954784



Digitized by the Internet Archive
in 2015

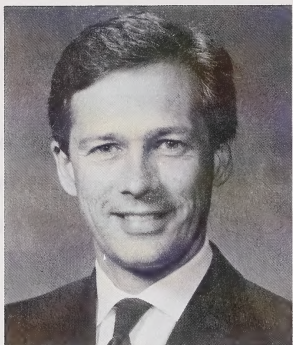
https://archive.org/details/settlinginalbert00albe_0

CANADIANA
C1
APR 21 1988

SETTLING IN ALBERTA

(INFORMATION FOR IMMIGRANTS)

MESSAGE FROM THE MINISTER
OF CAREER DEVELOPMENT AND EMPLOYMENT



Welcome to Alberta. As the minister responsible for immigration matters in this province, I know that settling in a new country can be both a difficult and rewarding experience. The Immigration and Settlement Branch of my department is here to help you make the adjustment.

The Immigration and Settlement Branch publishes a variety of immigrant aid materials. Among the publications it offers is this booklet. In it you will find information to help you during your first days and weeks in Alberta.

Immigrants from throughout the world have played a vital role in the development of Alberta from its earliest days. I know that you too will benefit from and contribute to the economic and social well-being of this province. Once again, I welcome you and wish you and your family every success and happiness.

Yours truly,

A handwritten signature in dark ink, appearing to read 'Rick Orman', written over a light-colored background.

Rick Orman

ABOUT THIS BOOK

This book begins with information most important to new Albertans during their first few days including Canadian money, emergency assistance, transportation, shopping, hotels/motels and dressing properly for winter. This is followed by information on health care, housing, employment, driving, education, and other topics.

There are several references to the "White Pages" and the "Yellow Pages" of the telephone book. Both books are valuable tools when searching for people, government offices, community organizations and businesses ready to help new Albertans.

The "White Pages" list phone numbers according to names of people, organizations and businesses in alphabetical order. The "Yellow Pages" list phone numbers of organizations and businesses according to the type of service they provide (e.g. Movers - names, phone numbers and addresses of furniture movers . . . Dentists - names, phone numbers and addresses of dentists).

The information in this guide is up to date as of February 1, 1988.

This book was published by the Alberta Immigration and Settlement Branch of Alberta Career Development and Employment. The Immigration and Settlement Branch funds volunteer community immigrant aid organizations and publishes books and articles related to the settlement of new Albertans.

Anyone with comments or suggestions is asked to write or call:

Alberta Career Development and Employment
Immigration and Settlement Branch
14th Floor, Park Square Building
10001 Bellamy Hill
Edmonton, Alberta
T5J 3W5
Telephone: (403) 427-0537

ACKNOWLEDGEMENT

Thanks to the many individuals from community and government agencies whose valuable help has made this guide possible.

TABLE OF CONTENTS

	PAGE
INTRODUCTION	i
MESSAGE FROM THE MINISTER	ii
ABOUT THIS BOOK	iii
THE FIRST FEW DAYS	1
General information about Alberta	
(population, geography, climate)	3
Canadian Money	5
Hotels/motels	6
Immigrant aid organizations	6
Telephones	7
Post offices	10
Transportation	11
Shopping	16
Preparing for winter	18
Emergency situations	22
Metric and imperial measure	23

TABLE OF CONTENTS

	PAGE
HEALTH CARE	25
Alberta Health Care Insurance Plan	27
Visiting a doctor	29
Prescriptions	30
Eye examinations and eyeglasses	30
Emergencies	31
Hospitals	31
Medical Centres	32
Public health units	33
Immunization	33
Family planning	34
Personal and emotional problems	34
Visiting a dentist	35
Private insurance plans	36
HOUSING	37
Types of housing	39
Renting an apartment or house	41
The lease and the inspection report	45
Utilities	46
Moving	46
The rights of the landlord and tenant	48
Buying a house	49

TABLE OF CONTENTS

	PAGE
EMPLOYMENT	51
The Social Insurance Number	53
Where to look for a job	54
How to apply for a job (application form, resume, job interview)	55
Job readiness programs	57
Getting paid	57
Some laws about working in Alberta	60
Unemployment insurance	63
MONEY AND BANKING	65
Cash, cheques, and credit cards	67
Financial institutions	68
Types of bank accounts	69
Taxes	70
Refunds and exchanges at stores	71
Door-to-door sales	72

TABLE OF CONTENTS

	PAGE
DRIVING MOTOR VEHICLES	73
Types of drivers' licences	75
Applying for a drivers' licence	76
Driving schools	77
Buying car insurance	77
Registering a vehicle	78
Licence plates	78
Drinking and driving laws	79
Seat belts	80
Buying a car	80
EDUCATION	83
Primary and secondary schools	85
University and college education	88
Technical and vocational education	89
Apprenticeship training	90
English as a second language	90

TABLE OF CONTENTS

	PAGE
HUMAN RIGHTS	93
Rights and Freedoms	95
Prohibited grounds of discrimination	96
Human Rights Commissions	96
Becoming a Canadian citizen	100
Visitors to Canada	101
Deportation	103
Sponsorship	104
Government	105
 THE LEGAL SYSTEM	 107
Types of laws	109
The court system	110
The police	110
Going to court	111
Finding a lawyer	112
Trials	113
 FAMILY PROBLEMS	 115
Violence in the family (child abuse, husband/wife abuse, elder abuse)	117
Women's emergency shelters	119
Separation	120
Divorce	120
Child custody	121

TABLE OF CONTENTS

	PAGE
RECREATION AND SPORTS	123
Alberta's Parks	125
Sports	126
Community centres	127
Classes at schools	127
Cultural activities	127

The First Few Days



THE FIRST FEW DAYS IN ALBERTA

THE FIRST CHAPTER OF THIS BOOK PROVIDES INFORMATION THAT IS MOST IMPORTANT TO NEWCOMERS DURING THEIR FIRST FEW DAYS IN ALBERTA:

- GENERAL INFORMATION ABOUT ALBERTA (GEOGRAPHY, CLIMATE, POPULATION);
- CANADIAN MONEY;
- HOTELS AND MOTELS;
- TELEPHONES;
- POST OFFICES;
- TRANSPORTATION;
- SHOPPING;
- PREPARING FOR WINTER;
- EMERGENCY SITUATIONS; AND
- METRIC AND IMPERIAL MEASURES.

GENERAL INFORMATION ABOUT ALBERTA

Alberta is a land with many people from all parts of the world. Immigrants from more than 90 different countries have made Alberta their home over the past 100 years.

Generally, the people of Alberta are considered to be friendly and interested in the welfare of those from other countries. After all, most people have ancestors and relatives in other countries.

Population

Alberta's population was approximately 2,385,000 in 1987. The following chart lists the estimated populations of the major centres in the province.

<u>City</u>	<u>Population</u>
Calgary	621,000
Edmonton	560,000
Lethbridge	58,000
Red Deer	50,000
Medicine Hat	41,000
St. Albert	35,000
Grande Prairie	24,000

Edmonton is the capital city of Alberta.

Geography

Alberta covers an area of 661,000 square kilometres or 255,000 square miles.

There are four main geographical areas in the province. These include the Rocky Mountains of southwest Alberta, the rolling prairies of the south, the plains and forest parklands of the central region and the sparsely populated forest lands of the north.

The elevations range from the lowland of the northeast region to the mountains of the southwest. Edmonton has an elevation of 670 metres while Calgary is 1050 metres above sea level.

Climate

Alberta has four distinct seasons of winter, spring, summer, and fall.

Winter

Winter in Alberta normally begins in October or November and continues until April. Although there is plenty of sunshine, the days are quite short (7-9 hours). Temperatures range between -40° and +5° Celsius. In the southern region warm winds known as the "Chinooks" often bring sudden warmer temperatures during winter. It snows occasionally during the winter months.

Spring

Spring starts in April and lasts until June. The daylight hours increase, the snow melts and some rain may fall.

Summer

Alberta has beautiful summers. Temperatures range between 15-35°C. Days are long and nights are short. Sometimes it rains. Generally, the air is dry.

Fall (Autumn)

The fall season begins in September and lasts until October or November. In fall, the days become shorter and the nights become longer. The weather becomes cooler, and leaves can be seen falling from the trees.

CANADIAN MONEY

The coins available in Canadian money are 1¢ (penny), 5¢ (nickel), 10¢ (dime), 25¢ (quarter), 50¢, and \$1.

Paper money (bills) is available in the following denominations: \$1, \$2, \$5, \$10, \$20, \$50, and \$100.

Any foreign money can be exchanged at a bank or a trust company. Money in the form of coins and bills is called "cash."

HOTELS/MOTELS

During the first few days in Alberta, many people stay in hotels or motels. Most hotels have dining rooms and coffee shops. Motels are usually located outside the centre of town or city. Motels do not usually offer as many advantages as hotels. They are also less expensive than hotels, on average \$25 to \$50 per night.

It is suggested that anyone wishing to stay in a hotel or motel ask the Front Desk Clerk the cost of staying there for each night. The average cost for staying in a hotel room in Alberta is between \$30 and \$60 dollars per night (1987). Some larger hotels may charge \$100 or more per night.

IMMIGRANT AID ORGANIZATIONS

Immigrant aid organizations can be very helpful with information to newcomers after they arrive in Alberta. The staff of these agencies will usually include Albertans who were immigrants themselves. They know the difficulties of settling in a new country and know of many other organizations that can help immigrants. Many workers at immigrant aid organizations speak two or more languages.

A list of immigrant aid organizations is at the back of this book. New Albertans are encouraged to telephone the agency located in their city or town to set up an appointment.

TELEPHONES

Public telephones

Coin-operated public telephones are located in airports, large buildings, and on many street corners. A local call costs 25 cents.

When using a public telephone for a local call, place the proper coin into the slot, wait for a buzzing sound and dial the number. If no one answers the call, hang up the receiver and try again later. The money will be returned through the slot marked "Coin Return." For assistance, call the operator -- Dial "0" at no charge.

Note: There is no extra charge for local calls from private telephones in Alberta.

Long distance telephone calls

There are two ways to make a long distance telephone call. The first is called Direct Distance Dialing. This type of call is made without the operator's help. For long distance calls to other places in Alberta, dial "1," and then the local number. For long distance calls from Alberta to other places in Canada, the United States, Mexico, or the Caribbean, dial "1," the area code, and then the local number. For telephone calls to countries overseas, dial "011," the country code, the routing code, and then the local number.

The second way to telephone long distance is with the operator's help. Operator-assisted calls are more expensive than Direct Distance Dialing. When the call is operator-assisted to another place in Alberta, dial "0" and then the local number. For operator-assisted calls to other places in North America, dial "0," the area code, and then the local number. When telephoning overseas, dial "0" for the operator and say, "I wish to phone long distance to (name of city and country)", and then give the name and local telephone number of the person to be called.

With operator-assisted calls, the caller can ask the operator to reverse the costs so the person receiving this call must pay. The call may also be charged to another telephone number, such as a friend or relative in Alberta. The operator will phone this number to make sure this is acceptable. If the long distance call is made from a public telephone, the operator will say how many coins to insert for three minutes of conversation.

Answering machines

Some people have an answering machine connected with their telephone.

When such a machine answers, most callers will leave their name, the telephone number where they can be reached, and the time when they phoned.

The telephone book

The telephone book is in two parts, the White Pages and the Yellow Pages. Emergency telephone numbers for fire, police, and ambulance are on the inside front cover of both books. The opening section of the White Pages carries information on the telephone system, and how to place long distance telephone calls. The long distance information includes listings of area codes for North America, country codes, and routing codes for overseas dialing. The white pages then go on to list names, addresses and phone numbers of people, businesses and government offices.

People are listed by their family name and in alphabetical order. Look for the last name of the chosen person in the telephone book and the address of that person. The telephone number is printed beside the address.

There are three different levels of government in Canada. When contacting the local government look under C for "City", T for "Town" or V for "Village" and then find the desired department. For provincial or federal telephone numbers look under "Government of Alberta" or "Government of Canada."

The Yellow Pages list phone numbers of businesses, professions, and trades. These are listed in alphabetical order according to the type of business or work offered by a company required, e.g. DENTISTS

NAME OF DENTIST . . . ADDRESS . . . NUMBER

NAME OF DENTIST . . . ADDRESS . . . NUMBER

When using the Yellow Pages, select the desired and look for the listing under the first letter of that word.

POST OFFICES

The Canadian government provides postal delivery throughout Canada. At any post office it is possible to:

- mail letters and packages;
- buy stamps and money orders;
- get information on postal delivery to any point in Canada, and to other countries.

Some drugstores and other small shops have post offices where people can send mail and buy stamps.

When mailing a letter or parcel the address of the person and the sender must be written on the front of the package. The stamp should be placed on the top right hand corner of the envelope.

In 1988, letters weighing up to 30 grams require:

- a 37 cent stamp for a letter mailed within Canada;
- a 43 cent stamp for a letter mailed to the United States;
- a 74 cent stamp for a letter mailed to another country.

Heavy letters or parcels should be taken to a post office to be weighed and the postage costs determined by a clerk.

Anyone sending a parcel beyond Canada must declare the contents of the package and its dollar value to the post office clerk.

Registered mail

Many important papers and packages are sent by "Registered Mail." Registered mail is more expensive and the person who receives registered mail must sign for it.

If the receiving person is not home when the registered letter arrives, a card will be left by the letter carrier indicating where the mail can be picked up.

TRANSPORTATION

Inter-city buses

Buses travel between towns and cities throughout Alberta. The main buslines are Greyhound, Grey Goose and Red Arrow. For information on inter-city travel, costs, and schedules, look under "Buses" in the Yellow Pages and telephone one of these companies.

City buses

Most cities and some larger towns have a public bus system. Anyone wishing to travel by bus should write down the address and ask the driver for directions. The bus driver will normally tell passengers the best way to get to any address. Buses pick up people at designated bus stops only. These stops are located on the main streets of each town or city.

Most transit systems print maps that show where buses and subway trains go. For more information on bus routes and travel times, people should phone the transit system. To find the telephone number of the transit system, look in the White Pages under C for City. The transit system is usually listed under "Transit" or "Transportation."

In 1987 the cost of using a city bus was one dollar for an adult. In some smaller towns bus travel can be less expensive. In Calgary and Edmonton monthly bus passes can be purchased at banks and some convenience stores.

Buses for handicapped people

Bus travel is also available for people in wheelchairs and other physical handicaps. These buses are mainly used for taking people to and from school or work. People who wish to take these buses must fill out an application and get a doctor's signature.

LRT (Light Rail Transit)

Edmonton and Calgary have a rail system called Light Rail Transit or LRT, which connects some suburbs with downtown. Transfer tickets allow passengers to use city buses and streetcars without additional charge.

Taxis

All cities and large towns have taxicab companies. Taxis are much more expensive than buses or the LRT but passengers are taken directly to their desired address.

All taxi companies in a city charge the same rate, but rates vary from city to city. In each taxi, there is a meter to measure the time and distance of each trip. The meter will also show how much to pay the driver. There is no bargaining for taxi fares.

Taxis can be found at airports, large buildings, hotels, large department stores and hospitals.

Taxis can be ordered by telephone. The telephone numbers of taxi companies are in the Yellow Pages under "Taxicabs."

Trains

Transcontinental passenger trains stop in Edmonton, Calgary, and some other cities. For information on schedules and costs, look under "VIA Rail Canada" in the White Pages of the telephone book and speak with a travel agent.

Walking

Walking in Alberta is like walking in any city or country, but there are a few special laws and safety regulations in Alberta.

Most cities and towns have sidewalks for people to walk on. If there are no sidewalks, people should walk on the left hand side of the road facing traffic. This way, people who are driving and people who are walking can see what is coming. At night, people often wear light colored clothing to make it easier for car drivers to see them.

In Alberta, walking across streets must be done at street corners. In Alberta, crossing in the middle of the street, or jay-walking, is against the law.

Many streetcorners have crosswalks. These are usually white lines painted on the road. Drivers expect passengers to cross at crosswalks. Drivers should stop at crosswalks to let pedestrians cross. Pedestrians should be sure that cars have stopped before starting across the street.

Some street corners have traffic lights that tell people and cars when to stop and go. A green light means it is safe to walk. A red light means wait. It is against the law to cross the street when the light is red.

Bicycle riding

Many people ride bicycles in Alberta. Rules for riding a bicycle include:

- Keep to the right or in the right lane;
- Obey traffic signs and lights;
- Hand signals must be used by the driver when turning;
- When using crosswalks or sidewalks the rider must get off the bicycle and walk;
- Bicycle riding is not permitted on sidewalks;
- Be sure to lock the bicycle when it is parked so that it won't be stolen;
- In some cities and towns bicycles must be licenced or registered;
- No more than one person is permitted on a bicycle designed for one person;
- A bicycle light or reflector must be used at night.

Driving motor vehicles

Every driver of a car, truck or motorcycle must have a valid drivers' licence. To obtain a drivers' licence, a person must pass a series of tests on traffic rules, vision, and driving performance. Car owners are also required to have car insurance in order to drive in Alberta.

SHOPPING

There are many types of stores in Alberta. Most stores have fixed prices and do not allow bargaining. Here are some examples of where people shop.

Shopping for food

Convenience stores

These are usually small stores open six or seven days a week and until late at night. Convenience stores sell the main grocery items such as bread and milk plus magazines, newspapers and candy. These stores tend to be more expensive than the larger grocery stores. Most small convenience stores accept cash only.

Large grocery stores

Large grocery stores (supermarkets) have a wide variety of groceries for sale. They are normally open six or seven days a week until 6 p.m. or later. Prices of food items in supermarkets are usually lower than in small grocery stores.

Items in grocery stores have two types of price tags:

- Price tags with the exact cost for the item, e.g. bread - 99 cents;
- Price tags with the cost for each item unit, e.g. chicken - \$4.00 per kilogram.

Market places

Cities and towns often have markets with food and other goods for sale. Some markets are open only on weekends. Some items sold in these markets are bargained for while other items are sold at the price listed on the tags.

Ethnic food stores

Ethnic food stores sell food which is common to people from different parts of the world, e.g. Chinese food store, Italian food store.

Shopping for clothing, furniture and other items

Clothing, furniture and other items are sold in the following stores:

Large department stores

These stores sell a wide range of items, such as clothing, furniture, sporting goods, electrical goods, kitchen wares, carpets, radios and televisions, plants, hardware (tools), jewelry and many more items. Prices are final and bargaining is not usual. Shoppers should always keep the sales receipt after buying something in case they wish to return it. Many clothing stores accept cheques and credit cards.

Specialty stores

Some smaller stores specialize in items such as furniture, clothing, hardware, jewelry, radios, etc. Bargaining is possible in some of these stores. Addresses and telephone numbers of these stores can be located in the Yellow Pages of the telephone book by looking for the item desired, e.g. for clothing stores look under C for "Clothing Retail," furniture stores under F for "Furniture Retail," etc.

Second hand stores

These are stores which sell used items, such as clothing or furniture. Items must be bought with cash only and bargaining is common.

PREPARING FOR WINTER

Alberta's winters can be very cold with temperatures ranging from +5°C to -40°C. Therefore it is important warm winter clothing be worn when outside.

Hats

Hats are worn by most people during winter. Many winter coats have a hood already attached and these are usually the warmest type of hats available. Toques are also popular in Alberta.

Scarves

Scarves protect the face, neck and chest from the cold. Many people wear long wool scarves and neck warmers during winter.

Coats

Winter coats usually are thick and lined with wool, "down-filled" or other insulating materials. When choosing a winter coat it is important that it be long (to the knees), have a hood and that the sleeves are long enough to cover the wrists.

Gloves or mitts

The warmest gloves or mitts are thick and loose-fitting. Mitts are usually warmer and especially important for children.

Footwear

On cold winter days, some people wear two pairs of cotton or wool socks.

Good winter boots have thick soles and warm lining. The sole usually has a rough surface to prevent slipping on ice. Many people wear boots outside and also take shoes to work or school.

Frostbite (frozen skin)

When the winter temperature falls to -10°C , people must be extra careful to cover up all areas where skin is exposed. If not, skin can freeze and turn white (frostbite). If this happens, it is important to go to a warm place immediately before serious damage to the skin results.

Skin Care

Sometimes skin begins to crack and peel when exposed to cold weather. Some people use skin cream or lip cream to prevent this from happening.

Children

Children do not produce as much body heat as adults. Therefore it is especially important they be properly dressed for winter. Faces should be covered with a scarf when it is extra cold. Small children's gloves or mitts are often tied to their coat with a string to prevent loss.

Extra precautions

- Always have warm clothing in the car in winter when driving. If the car stops somewhere it is vital that the driver and passengers stay warm.
- Never wear wet clothing in the winter.
- If part of a person's body freezes, medical help should be sought as soon as possible. Anybody with this problem should go to the nearest hospital and into the "EMERGENCY DEPARTMENT" for assistance.

EMERGENCY SITUATIONS

Sometimes situations occur that demand immediate help. These situations are called emergencies.

In Edmonton and Calgary the main emergency telephone number is 911. This number should be used for emergencies relating to fire, police, accidents, ambulance and poisons.

In other smaller areas the emergency telephone numbers can be different. The phone numbers for emergencies in these areas are listed directly under the name of the city or town in the telephone book.

What to say in case of emergency

When phoning the Emergency operator the caller should say:

- What the emergency is and what type of assistance is required.

Example: "I need an ambulance"

"I wish to report a crime"

"I wish to report an accident"

"Please send the police";

- Where the emergency is occurring, e.g. "Please come to (name, address)" or "Come to the corner of (name) Street and (name) Avenue;
- The caller should then give his/her name, address and telephone number, e.g. "My name is (name) and I live at (address)."

METRIC AND IMPERIAL MEASURE

In Canada, both the Metric and Imperial systems of measurement are used. Here are some comparisons of the two systems of measurement.

Distance

<u>Metric</u>	<u>Imperial</u>
1 centimetre	= 0.39 inches
1 metre	= 3.28 feet
1 metre	= 1.1 yards
1 kilometre	= 0.62 miles

<u>Metric</u>	<u>Imperial</u>
2.54 centimeters	= 1 inch
0.3 metres	= 1 foot (12 inches)
0.91 metres	= 1 yard (3 feet)
1.61 kilometres	= 1 mile (5,280 feet)

Weight

<u>Metric</u>	<u>Imperial</u>
1 gram	= 0.035 ounces
1 kilogram	= 2.2 pounds

<u>Metric</u>	<u>Imperial</u>
28.4 grams	= 1 ounce
453.6 grams	= 1 pound

Volume

<u>Metric</u>	<u>Imperial</u>
1 litre	= 1.76 pints
1 litre	= 0.88 quarts
1 litre	= 0.22 gallons

<u>Metric</u>	<u>Imperial</u>
28.41 millilitres	= 1 fluid ounce
0.57 litres	= 1 pint
1.14 litres	= 1 quart
4.55 litres	= 1 gallon

Health Care



HEALTH CARE

THIS CHAPTER CONTAINS INFORMATION ABOUT:

- ALBERTA HEALTH CARE INSURANCE PLAN;
- VISITING A DOCTOR;
- PRESCRIPTIONS;
- EYE EXAMINATIONS AND EYEGLASSES;
- EMERGENCIES;
- HOSPITALS;
- MEDICAL CENTRES;
- PUBLIC HEALTH UNITS;
- IMMUNIZATION;
- FAMILY PLANNING;
- PERSONAL AND EMOTIONAL PROBLEMS;
- VISITING A DENTIST; AND
- PRIVATE INSURANCE PLANS.

ALBERTA HEALTH CARE INSURANCE PLAN

All residents of Alberta have the right to proper health care from a doctor or hospital.

Most health care costs are covered by the Alberta Health Care Insurance Plan. All newcomers must register with Alberta Health Care within 90 days of arrival.

To register for Alberta Health Care contact one of the two offices listed below and ask for an application form or visit a local Alberta Health Care office (addresses and phone numbers can be found in the White Pages under Government of Alberta).

Edmonton Office:

Alberta Health Care Insurance Plan	
(Mailing Address):	(Street Address):
P.O. Box 1360	Main Floor, 10025 Jasper Avenue
Edmonton, Alberta	Edmonton, Alberta
T5J 2N3	
Telephone: (403) 427-1432	

Calgary Office:

Alberta Health Care Insurance Plan
#210 McLaws Building
407 - 8th Street, S.W.
Calgary, Alberta
T2P 1E5
Telephone: (403) 297-6411

The applicant must provide a copy of the "Record of Landing" document with the completed application form.

Single, self-supporting adults need "single coverage," and those who have family dependents need "family coverage."

The premiums cost \$18 per month for individuals and \$36 per month for families. Those receiving Alberta Health Care are sent a bill every three months. Landed immigrants who cannot afford to pay after living in Alberta for 12 consecutive months can contact Alberta Health Care and apply for "premium assistance." Premium assistance allows the person to pay less than the normal rate. Some employers deduct Alberta Health Care costs from pay cheques.

Alberta Health Care coverage is available from the first day a person arrives in Alberta, provided that application is made within 90 days of arrival. An Alberta Health Care card is sent to all people who are covered. This card is used for identification and must be presented at doctors' offices, hospitals and health clinics.

Alberta Health Care Insurance pays for most medical costs such as treatment at hospitals and family doctors' offices.

This insurance does not pay for treatment by dentists or acupuncturists, medicine, hearing aids, eyeglasses, and ambulances.

VISITING A DOCTOR

Doctors in Alberta are either "family doctors" or specialists. Family doctors treat most medical problems while specialists treat special health problems. Sometimes family doctors refer patients to specialists.

To find a good doctor, many newcomers ask other members of the community, neighbors or workers at immigrant aid organizations. Sometimes doctors can be found who speak the same language as the newcomers. A list of doctors can be found in the Yellow Pages of the telephone book under the letter P for "Physicians and Surgeons."

Before visiting a doctor, it is customary to telephone the doctor's office for an appointment. Someone at the office will arrange a day and time to see the doctor.

During the visit, patients are expected to answer the doctor's questions and mention any health problems they have. Sometimes it is helpful to take an interpreter along. Most doctors will do a physical examination before prescribing medicines or other treatment to the patient.

PRESCRIPTIONS

Any prescription for medicine must be taken to a drugstore and given to a pharmacist. Pharmacists are trained to know about drugs. Pharmacists will then sell the medication to the patient and explain when and how it should be taken. This medicine must be taken by the patient only and not by other people. The Alberta Health Care Insurance Plan does not pay for the cost of medicine.

EYE EXAMINATIONS AND EYEGLASSES

If a person needs an eye examination or help deciding if eyeglasses are required, he/she can visit an optometrist. The optometrist can also advise what type of glasses are needed.

Alberta Health Care Insurance will pay part of the cost of the visit to the optometrist, but will not pay for eyeglasses.

Optometrists are listed in the Yellow Pages under O for Optometrists.

EMERGENCIES

Some health problems should be taken care of immediately, e.g. broken arm, heart attack. These problems are called emergencies. Every hospital has an Emergency Department.

If a health problem is believed to be an emergency, the sick or injured person should be taken to an Emergency Department right away. People who require an ambulance can have one sent to them if they dial 911 or another emergency phone number.* Doctors and nurses are on duty at Emergency Departments 24 hours a day.

* Alberta Health Care covers treatment of patients at Emergency Departments. Ambulances are not paid for under the Alberta Health Care Insurance Plan and can cost more than \$120 if used.

HOSPITALS

People are admitted to hospital only after referral from a medical doctor. Hospital gowns are given to in-patients free of charge, but many patients bring along their own night clothes and house coats. There is no extra charge for food.

Visitors to hospital patients

Family members and friends often visit hospital patients. Most hospitals have rules about visiting hours and the number of visitors at any time. Young children are not always allowed as visitors in some areas of the hospital. Visitors are discouraged from bringing in food.

Social workers in hospitals

All hospitals have social workers to help patients deal with non-medical worries such as families at home, or follow-up care after a person has been discharged from hospital. A social worker can also arrange for an interpreter in some cases.

MEDICAL CENTRES

Some cities have Medical Centres or Medicentres which treat patients without an appointment. These centres are usually open until late at night (11:00 p.m.) and some are open all night. The phone numbers and addresses of Medicentres can be found in the White Pages under M for Medicentres.

PUBLIC HEALTH UNITS

Generally, people need regular health care even when they are not sick. For example, pregnant women need special health care, and so do small babies and children.

To provide this care there are Public Health Units or local Boards of Health throughout Alberta. These are medical offices where community health nurses and doctors offer free health care information to families. Persons who come to these Public Health Units must show their Alberta Health Care Insurance card.

To find the address of a Public Health Unit or Public Health Clinic, look in the White Pages under "City of (name)," "Town of (name)," for Public Health Units or Boards of Health. It may also be listed under "Health Unit."

IMMUNIZATION

Everyone who comes to Alberta from another country must be immunized for protection against certain diseases. Normally, newcomers have been immunized against some diseases before they arrive, but not necessarily against all of the most serious diseases. Nearly all children in Alberta are immunized by their family physician, by medical staff at a Health Unit, or through visiting nurses at the child's school. Parents are asked to give permission for their children to be immunized.

People can be immunized by a doctor or at a local Public Health Unit. To find the nearest Public Health Unit, look in the White Pages under C for "City of (name)," T for "Town of (name)" or V for "Village of (name)." Then find Public Health Unit or Board of Health.

FAMILY PLANNING

Family doctors and staff at Public Health Units can answer questions about family planning or birth control.

Pregnant women usually visit a doctor several times during pregnancy. There are also "pre-natal classes" which help the parents get ready for the baby's birth.

PERSONAL AND EMOTIONAL HEALTH

Some newcomers who have difficulty adjusting to life in Alberta may suffer emotional problems. These people should speak with their doctors or counsellors at Immigrant Aid Organizations. Sometimes they will be referred to specialists.

Family counsellors, psychologists and psychiatrists can help people with emotional problems and should be contacted as soon as problems start. Mental health staff keep details confidential (not to be discussed with others).

Problems with alcohol or drugs should also be discussed with a family doctor or a counsellor. Alcoholism is considered a disease in Canada and some treatment is covered under the Alberta Health Care Insurance Plan. For further information, contact the Alberta Alcohol and Drug Abuse Commission (AADAC).

VISITING A DENTIST

A dentist can be found by asking friends, workers at immigrant aid organizations or by looking in the Yellow Pages under D for Dentists. Some dentists speak other languages in addition to English.

To make an appointment with a dentist it is necessary to speak to the receptionist at the dentist's office by telephone or in person.

Alberta Health Care does not pay for dentists. The patient must pay all costs unless working for a company with a dental care insurance plan.

PRIVATE INSURANCE PLANS

Many people have two types of health care insurance. They have Alberta Health Care Insurance and a private insurance plan. The private insurance plan pays for costs not covered by Alberta Health Care Insurance. These can include ambulance services, prescribed drugs, home nursing, dental care needed as the result of accidental injury, eyeglasses, hearing aids, and the extra hospital charges for private and semi-private rooms.

Most private insurance companies will only sell insurance to groups. For example, a group of people working for a company can join a private insurance plan.

Individuals can buy private insurance from Alberta Blue Cross. The premiums cost \$8.60 per month for individuals and \$17.20 per month for families. Complete details about individual coverage, including premiums or extra charges, are given in the Alberta Blue Cross pamphlet, "Non-Group Plan." This pamphlet is available at any office of the Alberta Health Care Insurance Plan or Alberta Blue Cross. To apply for Alberta Blue Cross contact the Alberta Health Care Insurance Plan.

Housing



H O U S I N G

THIS CHAPTER CONTAINS INFORMATION ABOUT:

- TYPES OF HOUSING;
- RENTING AN APARTMENT OR HOUSE;
- THE LEASE AND THE INSPECTION REPORT;
- UTILITIES;
- MOVING;
- THE RIGHTS OF THE LANDLORD AND TENANT; AND
- BUYING A HOUSE.

TYPES OF HOUSING

Here are some examples of places to live in Alberta.

Rooms for rent

Rooms can be rented in large buildings or in houses. People normally rent one or two rooms and share a kitchen and bathroom with other residents. Sometimes meals are provided for the person who is renting. This is called "room and board." Furniture is usually included.

Apartments

Most newcomers rent apartments when they come to Alberta. Apartments usually have one, two or three separate bedrooms, a kitchen area, a bathroom and a living room. "One room apartments" with a large room, kitchen area and bathroom are also available and less expensive. Apartments can also be called "suites." Heating costs are usually free. Electricity is usually paid by the tenant. Most apartments are rented without furniture.

Townhouses

These are houses that are joined together. Most townhouses have basements and small yards. In most cases, tenants have to pay extra for heat and electricity.

Condominiums

Condominiums are townhouses or apartments that people buy.

Houses

Houses can be bought or rented.

Mobile homes

Mobile homes are pre-fabricated houses that can be moved from one piece of land to another. They can be bought and are usually less expensive than houses. However, a place to put them must also be found.

Subsidized (low rental) housing

The government provides low cost housing for people who do not earn a high income. The rent at these places is usually lower than in most apartments or houses.

People can apply for subsidized or low rental housing by contacting the "Housing Authority" in their city or town. Look in the White Pages under (Name of City) "Housing Authority."

RENTING AN APARTMENT OR HOUSE

Most people in Alberta rent a place to live. For newcomers, it is helpful to have a friend or worker from an Immigrant aid organization help to find a place to live. The person who rents the place is called the tenant. The person who owns the place is called the landlord. Sometimes a landlord will hire a manager or caretaker to look after the buildings.

Where to look

- Newspapers (in the "Classified Ads" section under "Apartments for Rent," "Houses for Rent," "Rooms for Rent"). The advertisements will usually give a brief description of the place and the price.
- Apartment buildings will also have signs which say "Apartment for Rent," "Suite for Rent," or "Vacancy." These signs will normally have a telephone number, or tell people where to go to apply for those apartments. Usually, the caretaker of an apartment building will show the apartment to those who ask to see it.

Important questions when renting

- How much is the rent?
- Are utilities included in the rent? Utilities are water, heat and electricity. Sometimes they are included in the rent but sometimes tenants must pay extra. If tenants must pay extra for utilities they should ask "How much do utilities cost every month?"
- When do I have to pay the rent? Usually the rent must be paid by the first day of every month.
- How much is the damage deposit? A damage deposit is money which the person renting the apartment must pay to the landlord before moving in. The landlord keeps the money in case the person leaves without cleaning the apartment properly, or damages the apartment. If no damage is done to the apartment and the apartment has been cleaned, the renter gets the money back after moving out. The damage deposit cannot cost more than one month's rent.

Applying to rent a place

Most landlords ask people to fill out an application form when they want to rent an apartment. This form should be filled out with the help of someone who understands the questions on the application. By signing the form the person agrees to rent the place for the designated period of time (e.g. one year lease) and to follow the rules of the landlord. Immigrant aid organizations have people who will help newcomers apply to rent apartments.

Rights of the tenant

In Canada, a landlord is not allowed to refuse to rent a place to someone because of race, native country, colour or religion. If a landlord refuses to rent a place for any of these reasons, the Alberta Human Rights Commission or the Landlord and Tenant Advisory Board should be contacted. (The phone number of the Landlord and Tenant Advisory Board can be found in the White Pages.)

The landlord can refuse to rent a place to someone if that person:

- is single and the place is for families;
- is married and the place is for single people;
- has pets and pets are not allowed;
- has children and children are not allowed;
- is young and only older people are allowed.

Preparing to move in

Some steps to be taken by a renter before moving in are:

- The damage deposit should be paid. Once it is paid no one else can rent the apartment.
- The renter should get the key from the landlord on the day of the move.
- The city, town or village government should be contacted to have utilities connected. Look in the White Pages under C for City, T for Town or V for Village. Find U for Utilities or C for Customer Service and ask to have utilities connected.
- Installation of a telephone can be arranged by calling the telephone company. Telephone company numbers are listed on page 2 or 3 in the telephone book.

General rules for tenants and landlords

When renting, tenants are expected to:

- pay the rent on time;
- not disturb other tenants, e.g. make too much noise;
- not damage the place;
- allow only those whose names appear on the application form to live with them;
- follow the rules of the landlord.

Landlords are expected to:

- get the place ready for the tenant, e.g. paint the walls, clean the rugs;
- look after the whole building and make necessary repairs;
- not disturb the tenant.

LEASE AND INSPECTION REPORT

Lease

This is a written contract between the landlord and the tenant. The lease says how much the rent is and states the landlord's rules. If the landlord has said he/she will make any repairs or changes these should be written on the lease.

Inspection report

If the place to be rented has any damages, they should be written down on the inspection report form. The landlord should sign this form after the place has been checked for damages.

It is extremely important to write all the damages on the form so that the landlord cannot charge for these damages when the tenant moves out. If the landlord does not provide an inspection report form, one can be obtained from the Landlord and Tenant Advisory Board.

UTILITIES

Utilities include electricity, telephone, heat and water. Sometimes the tenant will be required to pay for all utilities used.

The tenant is sent bills by the utility company for the amount of electricity, heat or water used. It is important these bills be paid on time, or the utilities will be disconnected.

MOVING

Suggestions for people who are planning to move are:

- Tell the landlord in writing when the move will take place. Tenants who pay rent every month must inform the landlord in writing at least one month and one day in advance.
- Telephone the city, town or village to have the utilities and the telephone disconnected. If this is not done, tenants will be billed even after moving out.
- Go to the post office and ask to fill out a "Change of Address" card. For a fee the post office will redirect mail from the old address to the new for four months.
- Clean all the rooms. The cost of additional cleaning or repairs must be paid by the tenant. It is important to defrost and clean the refrigerator, clean the oven, wash the windows, wash the floors, and vacuum the rugs.

A list of moving companies can be found in the Yellow Pages under "Movers." It is useful to get a cost estimate from more than one mover. Prices can then be compared. Many small moves can be done with the help of friends and a rented truck or van.

Agencies and businesses to be informed when moving

The following is a list of places that should be informed by the tenant who moves. These places should be told of any change in addresses. They can be phoned or visited in person.

- Bank.
- Licence Issuing Office (those with a drivers' licence).
- Motor Vehicles Branch (for those who own a car).
- Alberta Health Care Insurance Plan.
- National Health and Welfare (for those receiving family allowance payments - Look in the White Pages under Government of Canada - Health and Welfare).
- Canada Employment Centre (for those receiving unemployment insurance or refugees receiving adjustment assistance).
- Alberta Social Services (for those receiving social assistance payments).
- Canada Immigration Centre (for those sponsoring a family or requiring documents to be changed).
- Employers.

- Cable television company (for those with Cable T.V.).
- Schools.
- Day care for children.
- Library (for those with a library card).
- Stores or companies (for those with credit cards).
- Insurance companies.

THE RIGHTS OF THE LANDLORD AND TENANT

Landlord

A landlord can enter a rented house or apartment if:

- there is an emergency, e.g. fire;
- the tenant moves without giving notice;
- the tenant is told 24 hours in advance that the landlord needs to inspect the place, wants to show the place or needs to make repairs.

The landlord can ask the tenant to move if:

- the tenant does not pay the rent;
- the tenant breaks the rules of the landlord, e.g. too much noise.

If the landlord wishes to evict a tenant, he/she must give at least 14 days notice. This notice must be in writing and show why the tenant is being evicted.

If the landlord wishes to increase the monthly rent, tenants must get at least 90 days notice in writing.

Tenant rights

Tenants who want help or information on landlord and tenant laws should contact the Landlord and Tenant Advisory Board. This office can also investigate and help settle problems between landlords and tenants. The phone number of the Landlord and Tenant Advisory Board can be found in the White Pages. Find C for City, T for Town or V for Village and then find "Landlord and Tenant Advisory Board."

BUYING A HOUSE

People who wish to buy a house should contact a Real Estate Company (under "Real Estate" in the Yellow Pages), or the Alberta Home Mortgage Corporation (in White Pages under Government of Alberta). These organizations will help anyone wishing to buy a home learn the details.

Real estate companies do not charge a fee to the person who buys a home.

Employment



EMPLOYMENT

THIS CHAPTER CONTAINS INFORMATION ABOUT:

- THE SOCIAL INSURANCE NUMBER;
- WHERE TO LOOK FOR A JOB;
- HOW TO APPLY FOR A JOB (APPLICATION FORM, RESUME, JOB INTERVIEW);
- JOB READINESS PROGRAMS;
- GETTING PAID;
- SOME LAWS ABOUT WORKING IN ALBERTA; AND
- UNEMPLOYMENT INSURANCE.

EMPLOYMENT

Many people have problems finding a job in Alberta even though they have a lot of training and job experience from their home country. Maybe they:

- need to improve their English;
- do not have Canadian work experience;
- do not know how or where to look for a job;

Most immigrants must improve their English before they can work at the type of job they want. Immigrants looking for work should also take "English as a Second Language" classes (ESL) if they cannot speak English very well.

SOCIAL INSURANCE NUMBER

Before people can work in Canada, they must have a Social Insurance Number (SIN). To get a Social Insurance Number, an individual must go to a Canada Employment Centre and apply in writing. Two pieces of identification are required, such as birth certificate, passport, Alberta Health Care Insurance Card, and immigration papers.

WHERE TO LOOK FOR A JOB

Here are some suggestions on where to look for a job. It is important that people looking for jobs tell as many people as possible that they are looking. Talk to people at Canada Employment Centres and immigrant aid organizations. Talk to friends who are working now and ask them where to look. Talk to ESL teachers, settlement workers, relatives, counsellors, neighbors and anyone who might know where jobs can be found.

- Hospitals, hotels, government departments and large companies have "Personnel Departments" which hire people.
- Sometimes companies leave signs on their windows which say "Help Wanted." This means that people can apply for a job there.
- The Yellow Pages of the phone book can be used to locate phone numbers and addresses of potential employers. The Yellow Pages give the type of companies available. Someone who is looking for an electrician's job can look under "E" for electrician and either phone or visit each of the companies listed.
- There are Employment Agencies listed in the Yellow Pages. These companies try to find people jobs.
- Many jobs are listed in the "classified ads" in newspapers.

HOW TO APPLY FOR A JOB

The application form

Most companies require an application form to be completed. If necessary, the job seeker can complete the application form at home. It can be useful to keep a copy of a completed application form at all times so that the information can be copied onto other application forms, if necessary.

After giving the employer the completed application form, the job seeker should ask, "When will you let me know if I get the job?" If the employer says that he/she will let the applicant know on a certain day, and does not, the applicant should phone or visit the employer the following day.

A resume

Many employers like to see the resume of an applicant with an application form. A resume is a written summary of a person's personal information, education, work experience and references. Those looking for work should always carry a number of resume copies whenever they are out job hunting.

People at immigrant aid organizations or friends who have experience writing a resume can teach newcomers how to write a proper resume.

The job interview

After a number of applications have been received for a position, an employer will want to speak directly with some of the applicants. Employers will usually ask questions that are about the information on the application form. Some typical questions are:

- How long have you lived in Canada?
- What education do you have? What courses did you study?
- What job experience do you have?
- Why do you think that you would like to work here?
- When can you start working?
- Why did you leave your last job?
- What are your greatest strengths?
- What are your weaknesses?

It is extremely important that a job applicant be well prepared for a job interview. Here are some suggestions:

- Practice answering some basic interview questions before going into the interview.
- Read the resume carefully before the interview.
- Always be on time.
- Listen carefully before speaking.
- Don't talk too loudly, smoke or chew gum during the interview.

JOB READINESS PROGRAMS

There are many things to learn in preparing an application form, a resume, for a job interview, and about keeping a job. Immigrant aid organizations and Canada Employment Centres often teach people how to do these things. Newcomers can speak to an agency or Canada Employment Centre office to find out more information on Job Readiness Programs.

GETTING PAID

Most employers pay workers with a pay cheque every two weeks. A pay cheque can be exchanged for cash at a bank where the employee has an account.

Deductions

Employers will deduct money from a person's pay cheque to pay to the government. It is law that these deductions be taken from a person's pay cheque. Here are some of the deductions that an employer must take from a person's pay cheque:

Canada Pension Plan

This deduction is taken off of every pay cheque and a pension will be paid after age 65.

Unemployment insurance

This money is deducted so that if a person loses the job, money will be paid back to the person while he/she is unemployed.

Income tax

This money is deducted to pay the costs of federal and provincial governments.

Union dues

A union is an association of workers which protects and tries to improve working conditions and wages. Workers who are union members pay a certain amount of money to support their union.

Health care

Sometimes companies pay for part of health care insurance to workers. A company can deduct some money from each person's cheque to cover part of the health care insurance costs.

Benefits

Benefits are money or privileges that a worker can receive in addition to a wage or salary. Examples of benefits are:

Sick leave

Some employers allow their employees some paid sick leave.

Health insurance

Some employers pay for the worker's Alberta Health Care Insurance or pay for some other types of health care insurance.

Dental insurance

Sometimes employers join dental insurance plans that pay part of the cost to fix an employee's teeth.

Pension plans

Some employers have plans allowing pension benefits to workers. These plans take effect when a worker retires, usually at or before age 65.

SOME LAWS ABOUT WORKING IN ALBERTA

Minimum wage

An employer must pay the employee at least:

- \$3.80 per hour to any employee who is 18 years of age or older;
- \$3.65 per hour to an employee who is under 18 years of age who is not attending school;
- \$3.30 per hour to an employee under 18 years of age who is attending school.

Young people

Young people between the ages of 12 and 15 years are not allowed to work if that work will endanger the child's education, life, health, or morals.

- They can only be employed in the following types of jobs: delivery person of small items for retail stores; clerk or messenger in an office; delivery person of bills, advertisements or newspapers; clerk in a retail store.
- The parent or guardian must give written approval for that child to work.
- The child is not allowed to work more than 2 hours on school days and 8 hours on other days.
- Children under 12 years old cannot work during school hours unless that work is part of a school program.

- Young people 15 to 17 years old can work at some jobs between 6:00 in the morning and 12:00 at night. If they work in a restaurant, hotel or gas station after 9:00 at night there must be someone at least 18 years old working with them.

Working late (overtime hours)

Anyone working more than 8 hours per day or 44 hours per week must be paid for those extra hours at a rate of 1-1/2 times the regular rate. For example, someone who earns \$4.00 per hour must be paid \$6.00 per hour for the overtime hours worked.

Sometimes people take time off rather than accept overtime pay. For example, if a person works overtime one night the employer might allow him to be absent the next day. In this case, there must be a written agreement between the employer and the employee.

Time off

An employer must give workers at least one day off for every 7-day week. An employer must give at least 8 hours off work between shifts (a shift is the period of time that a worker normally works - usually 8 hours.)

Vacation pay

Anyone who has worked at a full-time job for one year must get at least two weeks paid vacation. Vacation pay equals at least four percent of the money earned by the employee, including part-time workers.

Statement of earnings and deductions

An employer must give all workers a statement of earnings and deductions with every pay cheque. This statement will show:

- the period of time covered by the statement;
- the rate of pay;
- the number of regular and overtime hours worked;
- the full amount of earnings, including bonuses and holiday pay; and
- all deductions for taxes, pension, health care, and unemployment benefits.

Giving notice

People should give notice (tell their employers when they are going to leave) when they want to leave their job. Many employers ask their workers to give two weeks notice before leaving.

Record of employment

When a person leaves a job, the employer must give that person a document called a Record of Employment. A Record of Employment shows:

- how many hours the employee worked during the past 20 weeks;
- how much money was earned each week;
- why the person no longer works for that employer.

The employer must give the person this record within five working days of the person leaving the job.

UNEMPLOYMENT INSURANCE

Unemployment Insurance is money paid by the government to someone who no longer has a job. Unemployed workers apply for Unemployment Insurance at a local Canada Employment Centre. Unemployed workers who are able to work, and are trying to find a job, can receive Unemployment Insurance if they:

- have worked more than 20 weeks during the past 52 weeks in Canada;
- have had money deducted from their pay cheque for the Unemployment Insurance Plan (U.I.C.).

Money and Banking



M O N E Y A N D B A N K I N G

THIS CHAPTER CONTAINS INFORMATION ABOUT:

- CASH, CHEQUES, AND CREDIT CARDS;
- FINANCIAL INSTITUTIONS;
- TYPES OF BANK ACCOUNTS;
- TAXES;
- REFUNDS AND EXCHANGES AT STORES; AND
- DOOR-TO-DOOR SALES.

CASH, CHEQUES, AND CREDIT CARDS

Cash

When people use paper money and coins to pay for items, they are paying in cash. Using cash is the most common method of spending money.

Cheques

A cheque is a piece of paper which is a promise to pay for something. It is a form of money and is as good as cash when used. When a person buys something with a cheque that person must have a chequing account at a bank, credit union or trust company. There must be enough money in that account to pay for the item being purchased.

Often people who pay for something by cheque are asked to show their identification to the seller, e.g. birth certificate, marriage certificate, drivers' licence, identification with a picture and a signature.

Credit cards

There are credit card accounts at banks and at some large stores. Anyone with a credit account can buy things and pay for them later.

Credit accounts are convenient, serve as identification, and if the account is paid on time, could improve a person's credit standing with other establishments.

Credit accounts can cause problems when people buy more things on credit than they can afford. Those who use credit accounts must also pay interest on any amount not paid within 30 days.

FINANCIAL INSTITUTIONS

There are several different types of financial institutions in Alberta. The most common are banks, credit unions and trust companies.

These organizations all offer help with the following:

- saving money;
- writing and cashing cheques;
- paying utility and phone bills;
- lending money;
- money orders and travellers cheques;
- credit cards; and
- exchanging foreign and Canadian money.

For more information on bank services, persons should contact the information desk at their bank.

In order to save money at a bank, an individual must open a bank account. A bank account is a record which shows how much money that person has kept in that bank.

Some banks pay interest to their customers. Interest is the amount of money the bank pays a person to keep or save money in the bank, e.g., if a bank pays out 6 per cent interest for someone to keep money in a savings account, then someone saving \$100 for a year in the bank will receive \$6.00 interest.

Sometimes banks require people to pay interest, e.g. if a person borrows money from a bank, say \$100.00 at 8 per cent interest, then the person must pay back \$108.00 by the end of the year.

TYPES OF BANK ACCOUNTS

Savings account

This is an account someone uses to save money. The bank pays interest for someone who saves money in one of their accounts. Anyone with a savings account can put money into that account (a deposit) and take out some of that money (a withdrawal) at any time.

Chequing account

This is an account which a person can use for writing cheques. For example, if a person puts \$100.00 in a chequing account, then he/she can write cheques for up to \$100.00.

Someone with a chequing account should never write cheques for more money than is in his/her account. This is called cheque fraud and is against the law.

Joint account

This is an account used by two or more people (e.g. husband and wife). If two people want a joint account, both must complete the necessary application papers.

Opening an account

To open a savings, chequing or joint account, a person should go to the area of the bank marked New Accounts. There are usually several types of accounts listed under these three headings. Ask the clerk in the New Accounts area to explain the kinds of savings accounts, chequing accounts and joint accounts available at that bank.

TAXES

Governments get most of their money from taxes.

The federal and provincial governments get money from income tax. Most income tax is taken from the pay cheques of people who work. At the end of the year, tax forms are sent to all residents. These forms must be completed and returned to the government. People who do not receive a tax form in the mail can pick up a form at any Post Office.

Sometimes, people must pay additional taxes, while at other times people are given money back because they have paid too much money in income tax during the year. Self-employed people and those who own businesses also have to pay income tax. They are sent income tax forms up to four times per year.

Cities and towns collect property taxes. Every person or organization owning houses, buildings or land must pay property tax. Property tax bills are sent to property owners once a year. Renters do not have to pay property taxes.

REFUNDS AND EXCHANGES AT STORES

Sometimes people buy things at stores and later decide that they don't want the product. Stores do not have to take the item back, but some stores will. The store will usually give the money back if the person has a receipt or proof that the item was bought at that store.

A store might:

- give the money back;
- allow the buyer to exchange the item for something else;
- take back the item and give a "credit note."

Clothing stores do not usually take something back if it has been damaged or dirtied. Items such as underwear and bathing suits cannot usually be returned.

DOOR-TO-DOOR SALES

Sometimes salespeople try to sell things at the homes of Albertans. If a person is not interested in buying something he/she should politely say, "No thank you, I am not interested."

Never sign a contract with a door-to-door salesman unless the contract is fully understood. Never sign a blank or empty piece of paper which the salesperson says will be used later. The buyer should make sure to get a signed receipt if something is bought.

If someone buys something from a door-to-door salesman and decides later that he/she does not want the product, the contract can be cancelled. The product must have cost more than \$25.00 and the contract must be cancelled no later than four days after purchase.

For further information contact Consumer and Corporate Affairs of the Alberta Government.

Driving Motor Vehicles



DRIVING MOTOR VEHICLES

THIS CHAPTER CONTAINS INFORMATION ABOUT:

- TYPES OF DRIVER'S LICENCES AVAILABLE IN ALBERTA;
- APPLING FOR A DRIVERS' LICENCE;
- DRIVING SCHOOLS;
- BUYING CAR INSURANCE;
- REGISTERING A VEHICLE WITH THE ALBERTA GOVERNMENT;
- LICENCE PLATES;
- DRINKING AND DRIVING LAWS;
- SEAT BELTS; AND
- BUYING A CAR IN ALBERTA.

TYPES OF DRIVERS' LICENCES

Anyone who drives a motor vehicle on a public road in Alberta must have a valid drivers' licence. There are seven different classes of drivers' licence.

Class 7 licence (Learners' licence)

This licence is for learners (minimum age 14). A learner can drive only when accompanied by a person at least 18 years old and who holds a valid drivers' licence.

Class 6 licence (Motorcycle licence)

The minimum age for obtaining this licence is 16.

Class 5 licence (Licence for driving cars and small trucks)

This is the most common licence. Minimum age 16.

Other drivers' licences (Classes 1 to 4)

The minimum age for obtaining licences class 1 to 4 is 18. These licences are required for drivers of taxis, ambulances, passenger buses and large trucks.

APPLYING FOR A DRIVERS' LICENCE

Application forms for drivers' licences can be picked up at any "Motor Vehicles Branch" in Alberta. Look in the White Pages of the telephone book under G for Government of Alberta, S for Solicitor General and then find "Motor Vehicles Branch."

Applicants must show proof of identity. Anyone under the age of 18 is required to have the application signed by a parent or guardian.

Medical reports are required from all applicants 69 years of age or older. It is law that anyone with a disease or disability that could affect driving report the problem.

Required Tests

The applicant must pass the following tests to get a licence:

- Vision Test - this is a test to make sure that the driver's sight is adequate. Those with glasses must wear them during the test.
- Knowledge Test - the applicant will be given a test of knowledge on how to drive safely and about the driving laws in Alberta. This information can be found in the "Drivers' Handbook" which is given to the applicant.

- Road Test - the applicant will be tested by an official Driver Examiner. The purpose of this test is to see how well the person drives a vehicle and follows the rules of driving.

DRIVING SCHOOLS

There are driving schools in Alberta for those who want to learn to drive. In 1987 most driving schools charged about 30 dollars an hour. People usually need about 10 lessons. Some driving schools offer lessons in different languages.

BUYING CAR INSURANCE

By law, anyone who owns a vehicle must have insurance covering bodily injury, death and property damage. After registering with an insurance company, the company will give the driver a "pink card." This pink card is identification that must be carried by the driver at all times.

Insurance can be purchased at any insurance company. Look in the Yellow Pages under I for Insurance Agents. Some insurance companies charge more for car insurance than others, so a buyer should talk to several companies before choosing one.

REGISTERING A VEHICLE

It is law that all cars must be registered with the Motor Vehicles Division of Alberta. Anyone who owns a car must provide information about the car and register it with this department.

To register a car the owner should go to a Licence Issuing Office and show the clerk the "pink card" and a bill of sale (a piece of paper given to the buyer of a vehicle stating the price, type of vehicle, and how the vehicle will be paid for). An application form must then be completed and a fee is charged. A registration card will then be given to the applicant.

To find the Licence Issuing Office, look in the White Pages under G for Government of Alberta, then under S for Solicitor General.

The registration card should be kept with the driver's licence and pink insurance card. A policeman can charge anyone who is driving without these three pieces of identification.

LICENCE PLATES

All vehicles on public roads must have a valid licence plate. Licence plates can be bought at any Motor Vehicle Branch Office.

DRINKING AND DRIVING LAWS

In the interest of public safety there is strict enforcement of laws related to drinking alcoholic beverages and driving a motor vehicle.

It is against the law:

- to drive a vehicle if a person's ability to drive is impaired by alcohol or drugs;
- to refuse to give a proper sample of one's breath if requested by a police officer at a roadside or at the police station;
- to have a level of alcohol in the blood of more than .08% while driving a vehicle;
- to have any open bottles of alcohol in a vehicle.

Persons who break these laws can face one or several of these punishments:

- temporary or permanent loss of drivers' licence;
- large fines;
- increased costs for insurance coverage;
- mandatory participation in special classes for impaired drivers;
- jail terms of up to 2 years.

SEAT BELTS

By law, in Alberta all drivers and passengers in motor vehicles must fasten their seat belts. Children under five years or who weigh less than 18 kg must travel with seat belts fastened in a properly installed, government approved car seat.

BUYING A CAR IN ALBERTA

New cars

New cars can be purchased only from a car dealer. It is useful to compare prices at several dealers before buying. It is also important to take a friend along who knows something about cars to help shop for a new vehicle. If possible, buyers should try to find out about the reputation of the dealership. Prices vary, and some bargaining is expected.

New cars come with a warranty. A warranty is a document which says some parts of the car can be repaired or replaced without cost to the owner. A warranty usually covers a period of one year or more.

Buying a used car from a dealer

It is important to talk to someone who has had experience buying used cars before purchasing a car. Prices vary widely, and bargaining is expected. When buying a used car, the buyer should first try to find out about the reputation of the dealer and find information about the condition of the car.

Shopping tips for used car buyers

- Write down all damages to the car.
- Drive the car with a person who knows a lot about cars before buying it.
- Check the car to see how many miles or kilometres have been driven on it.
- Ask the dealer for a written warranty.
- If a dealer makes promises about the car make sure the promises are written down on the warranty.
- A buyer should never give the dealer or person selling the car any money, until he/she is certain about buying the car.

Buying a used car from another person

When buying a used car from a person who does not work at a dealership, the buyer should always:

- Make sure that the car does not have a lien on it. When the car has a lien on it, this means that the car has not been paid for in full by the seller. To find out if the car has a lien on it, the buyer should go to the Vehicle Registry. Look in the White Pages under G for Government of Alberta, find S for Solicitor General and then find the telephone number of the Vehicle Registry. Give this office the car's year, make (type of car) and serial number.

- Drive the car with a person who knows a lot about cars to test performance.
- Take the car to a mechanic to see if there are any problems.
- To hold the car for purchase, the buyer should pay a deposit -- part of the full cost of the car. The buyer should get a receipt or written proof of payment from the seller.
- After paying for the car, the buyer should get a Bill of Sale as written proof that the car has been sold.

Education



E D U C A T I O N

THIS CHAPTER CONTAINS INFORMATION ABOUT:

- PRIMARY AND SECONDARY SCHOOLS;
- UNIVERSITY AND COLLEGE EDUCATION;
- TECHNICAL AND VOCATIONAL EDUCATION;
- APPRENTICESHIP TRAINING; AND
- ENGLISH AS A SECOND LANGUAGE.

PRIMARY AND SECONDARY SCHOOLS

By law all children aged 6 to 16 must attend school. Most children go to either a Catholic (Separate) or Public school. These schools are financed through property taxes.

Private schools, which are operated by other organizations, charge tuition fees. Children's school books and supplies are paid for by parents.

The school year in Alberta starts in early September and ends in late June. The school day starts between 8 and 9 a.m. and ends between 3 and 4 p.m. Monday to Friday.

Early Childhood Services (ECS)

When children are four or five years old, they can attend 1/2 day classes to learn colours, counting and the alphabet.

To find information about Early Childhood Services, look in the White Pages under "G" for Government of Alberta and then find "E" for Education.

Day-care and after-school care

Day-care centres care for children under age six while parents are away from home. For example, if a parent is working or at school, that parent can leave the child at a day-care centre or day-home.

Day-care centres also provide after-school care for children aged 6 to 12 attending school. These centres will care for children before and after school, during lunch periods, and over school holidays. The law says children under 12 years old must be cared for by an adult or older child.

Day-care centres and day homes can be in private homes, schools, community centres, or churches. They are usually open Monday through Friday. They open early in the morning and usually stay open until 6:00 or 7:00 p.m. Day-care centres provide learning activities and games for the children. Some centres also provide meals.

Some day-care centres cost more money than others. Sometimes the government will help parents pay for day-care.

For information on day-care centres and financial assistance, contact an immigrant aid organization, or look in the Yellow Pages under D for Day Nurseries or contact Alberta Social Services (under G for Government of Alberta and S for Social Services in the White Pages).

Elementary schools

Children start Grade One of elementary school at age 5-1/2 or 6. Some elementary schools have English as a Second Language (ESL) classes to help immigrant children learn English. Elementary school usually ends at Grade Six. Some rural schools may have Grade Seven or Eight classes.

When parents enroll a child at school, they should bring to the school the child's passport, birth certificate, permanent resident status and any papers about the child's previous education.

Elementary education usually lasts six years. The school will send report cards to parents at least twice a year to show how well the child is learning. Parents are encouraged to meet with teachers at least once a year to discuss their child's progress.

Junior High School

Junior High School starts at Grade Seven and ends in Grade Nine. Most students in Junior High School are between the ages of 11 and 15. The principal (administrator of the school) decides in which grade a student from another country should be placed.

Parents wishing to enroll their child in Junior High School should go to that school (with an interpreter, if necessary), and with proper identification of that student.

Senior High School

Senior high school students are usually between the ages of 15 and 18. Senior high school starts at Grade Ten and ends at Grade Twelve.

A variety of subjects or courses are taught including mathematics, English, sciences (biology, chemistry, physics) and history.

After completing the required Grade Twelve subjects, the students must pass a series of examinations to receive a High School Diploma. There are two types of examinations - "General" and "Advanced." Successful completion of the "Advanced" examinations is required by most universities and colleges.

To enroll in high school, students should go to the area high school with proper identification, school documents from the home country and an interpreter, if necessary.

Mature students and adult high school diplomas

Adults over 18 sometimes wish to complete requirements for a High School Diploma. To find out how to enroll in these special programs, contact Alberta Education. The phone number can be found in the White Pages under G for Government of Alberta and then E for Education.

UNIVERSITY AND COLLEGE EDUCATION

There are four universities in Alberta. These are the University of Alberta (in Edmonton), the University of Calgary, the University of Lethbridge and Athabasca University (Athabasca and Edmonton).

The University of Athabasca offers courses through correspondence. Studying through correspondence means that the student studies at home and receives lessons in written form or tapes through the mail.

There are 10 public colleges in Alberta. Colleges offer courses in general education and work-related training.

For more information on colleges, contact the Advanced Education Department of the Government of Alberta or visit the institution. Libraries and Career Centres also have information on universities and colleges.

TECHNICAL AND VOCATIONAL EDUCATION

Technical schools offer training in areas such as business, industrial and apprenticeship training. Most courses taught at technical schools are related to trades and other technical jobs. Students must have at least a Grade Ten education to enter some of these programs.

There are three institutes of technology in Alberta:

- N.A.I.T. - Northern Alberta Institute of Technology (Edmonton);
- S.A.I.T. - Southern Alberta Institute of Technology (Calgary);
- Westerra Institute of Technology (Stony Plain).

APPRENTICESHIP TRAINING

Apprenticeship training is a combination of classroom instruction and on-the-job training in a trade. There are 51 trades which offer apprenticeship training, including cooks, bakers, electricians, plumbers, mechanics, and machinists.

Most trades require at least a Grade Nine education. To find more information look in the White Pages under Government of Alberta, find Career Development and Employment and the phone number for the Apprenticeship and Trade Certification.

ENGLISH AS A SECOND LANGUAGE

Many schools and agencies offer courses in English as a Second Language (ESL). These include universities, public colleges, technical institutes, vocational centres, community agencies, and school boards. To find out where English courses can be taken, a newcomer can contact an Immigrant Aid Organization, a school board (look under Schools - Catholic or Public in the Yellow Pages), a friend who has studied ESL, or a Canada Employment Centre.

Classes are offered on a full-time (five hours a day) or part-time basis.

Some ESL schools charge a fee while others do not, so it is important new Albertans discuss this with people who know which classes are available. Some new Albertans can qualify for financial assistance with ESL courses. Information about who can qualify is available from immigrant aid organizations.

For information on English courses in Edmonton call 424-3545, in Calgary 262-2656.

Human Rights



HUMAN RIGHTS

THE CANADIAN HUMAN RIGHTS ACT STATES "EVERY INDIVIDUAL SHOULD HAVE EQUAL OPPORTUNITY TO MAKE FOR HIMSELF OR HERSELF THE LIFE THAT HE OR SHE IS ABLE AND WISH TO HAVE, CONSISTENT WITH HIS OR HER DUTIES OR OBLIGATIONS AS A MEMBER OF SOCIETY WITHOUT BEING HINDERED IN OR PREVENTED FROM DOING SO BY DISCRIMINATORY PRACTICES."

THIS MEANS ALL CANADIAN CITIZENS AND PERMANENT RESIDENTS HAVE LEGAL PROTECTION AGAINST DISCRIMINATION OR UNFAIR TREATMENT BY OTHERS.

THIS CHAPTER CONTAINS INFORMATION ABOUT:

- RIGHTS AND FREEDOMS;
- PROHIBITED GROUNDS OF DISCRIMINATION;
- HUMAN RIGHTS COMMISSIONS;
- BECOMING A CANADIAN CITIZEN;
- VISITORS TO CANADA;
- DEPORTATION;
- SPONSORSHIP; AND
- GOVERNMENT.

RIGHTS AND FREEDOMS

The basic human rights and freedoms for the people of Canada are guaranteed in a document known as the Charter of Rights and Freedoms. First among these are:

Fundamental freedoms

These include the freedoms of speech, thought, and religion; the freedom of newspapers to write about anything; and the freedom of people to gather and discuss anything they wish.

Equality rights

These rights are to ensure people have equal protection and benefit of the law. In particular, they protect people from discrimination based on race, country of origin, religion, colour, sex, age, mental or physical disability.

Legal rights

These include the right to be presumed innocent of a crime until proven guilty in court; the right to contact a lawyer if a person is arrested by the police; the right of a person to be given a fair trial at court; and the right to be protected against the police entering a person's home without legal justification.

Mobility rights

Mobility rights include the right to travel, live and look for work anywhere in Canada.

PROHIBITED GROUNDS OF DISCRIMINATION

The Canadian Human Rights Act and the Alberta Individual's Rights Protection Act prohibit discrimination by anyone offering goods, accommodation, or employment to the general public. The prohibited grounds of discrimination include race, religion, color, sex, age, ancestry, place of origin, marital status, and physical disability.

Persons who feel they are being treated unfairly or that these rights are not being allowed, should contact a lawyer.

HUMAN RIGHTS COMMISSIONS

Both the Alberta and the Canadian governments have Human Rights Commissions which investigate charges of discrimination.

While most Albertans are friendly and respectful of newcomers, there are some who treat those from other countries with disrespect. Human Rights Commissions can help when racial discrimination prevents a person from:

- finding and keeping a job;
- renting an apartment;
- receiving fair treatment from police, hospitals, employers, restaurants, hotels, etc.

Here are two examples where the Alberta Human Rights Commission helped someone who was the victim of racial discrimination.

- A black worker was employed by a factory for more than one year but was still classified as a "temporary worker" by management. This meant he could possibly lose his job with very little warning. There were white workers who were employed by the company for shorter periods of time but were given permanent or long term jobs.

The man complained to the Alberta Human Rights Commission claiming that he was being treated unfairly because of his colour.

The Alberta Human Rights Commission investigated the matter and found that he was right. The company then had to pay the man over \$5,000 dollars, or the difference in wages and he was also made a "permanent" worker like the others.

- A Vietnamese man tried to rent an apartment but was told that the landlord did not rent apartments to Vietnamese people.

The Vietnamese man filed a complaint to the Alberta Human Rights Commission. The Commission investigated and found that the landlord was discriminating. The landlord was ordered not to discriminate against anyone else again and the Vietnamese man was offered an apartment.

Making a complaint

Persons who feel they are being treated unfairly because of nationality, or for any of the reasons outlined above, should make a complaint to either the Alberta or Canadian Human Rights Commission as soon as possible and definitely before six months have passed.

The complaint should be made with an interpreter if necessary. Immigrant aid organizations will help with interpreting and translation.

If the Commission completes an investigation and finds that discrimination has taken place, it will try to get both sides in the dispute to agree on a settlement. A settlement can range from a letter of apology to money paid for lost wages.

If no settlement is reached, the Commission makes a decision, which can be appealed in court.

Contacts

Alberta Human Rights Commission

Kensington Place, 8th Floor

10011 - 109 Street

Edmonton, Alberta

T5J 3S8

Telephone: (403) 427-7661

or

Dorchester Square

1333 - 8th Street, S.W.

Calgary, Alberta

T2R 1M6

Telephone: (403) 297-6571

Canadian Human Rights Commission

Liberty Building

#401 - 10506 Jasper Avenue

Edmonton, Alberta

T5J 2W9

Telephone: (403) 420-4040

BECOMING A CANADIAN CITIZEN

Many immigrants apply to become Canadian citizens after living in Canada for three years or more. Immigrants who become Canadian citizens have the same rights as citizens who were born in Canada. They can vote in elections, they can carry a Canadian passport, and they cannot be deported. Canada also allows "dual citizenship."

To become a Canadian citizen, a person must:

- be a permanent resident when applying for Canadian citizenship;
- have lived in Canada for at least three of the last four years;
- know basic English or French;
- know something about Canada's history, geography, government and laws;
- not have a criminal record in Canada;
- be 18 years of age or older; and
- have made regular payments on any loans from the Government of Canada.

Children less than 18 years old can become Canadian citizens at the same time as their father or mother. Children born in Canada are Canadian citizens. Children born outside of Canada whose mother or father are Canadians at the time of birth are also Canadian citizens.

Applying for Canadian Citizenship

Anyone wishing to become a Canadian citizen must apply to a Citizenship Court.

Court of Canadian Citizenship
Main Floor, 10045 - 111 Street
Edmonton, Alberta
T5K 1K4
(403) 420-3355

or

Court of Canadian Citizenship
(Street Address)
Room 254, 220 - 4 Avenue, S.E.
Calgary, Alberta
(403) 292-5539

(Mailing Address)
P.O. Box 2498
Postal Station "M"
Calgary, Alberta
T2P 3C2

VISITORS TO CANADA

People who are visiting Canada should have a valid passport or travel document and one of the following:

- a "visitor's record" to allow visiting rights in Canada or a stamp in their passport to authorize the visit;
- a "student authorization" to allow a visitor to study in Canada;
- an "employment authorization" to allow a visitor to work in Canada.

Applications for these papers can be obtained at a Canada Immigration Centre (C.I.C.). Those who are visiting, studying or working in Canada and wish to apply for Permanent Residency usually do so after returning to their own country. If this is impossible, people can discuss their circumstances at a C.I.C.

* Normally, visitors are allowed to stay in Canada for a maximum of six months. "Employment authorizations" allow a person to work up to 12 months and "student authorizations" permit students to study in Canada for the duration of their education program. Those who wish to extend their length of time in Canada must apply for an extension at a Canada Immigration Centre.

Rights of permanent residents

All legal immigrants in Canada are permanent residents. They have most of the rights of Canadian citizens but cannot vote in federal or provincial elections. Permanent residents who are not Canadian citizens can be deported if they commit a serious crime.

Leaving Canada

Any permanent resident wishing to leave Canada and return must have a passport, or other travel documents acceptable to the Canadian government. For further information, telephone 1-800-232-9475 and ask for "Reference Canada."

Leaving Canada for a long time

Permanent residents who leave Canada for more than a total of 183 days out of a twelve month period can lose their permanent resident status. Anyone planning to leave for this length of time or longer can apply for a "returning resident permit" at a Canada Immigration Centre.

DEPORTATION

There are few reasons why a person who is a permanent resident can get deported from Canada. Some of those reasons are:

- A person is convicted of certain criminal offences committed before coming to Canada as a permanent resident.
- Certain promises made to the government are not kept, e.g. if someone didn't marry the person that he/she promised to marry.
- A person took part in an attempt to overthrow the government by force.
- A person was found guilty of a crime in Canada that resulted in a prison sentence of six months or more.
- A person lied or was found to have used false documents to gain admission to Canada.
- A person is not willing to support himself/herself or dependents while in Canada.

Any person has the right to appeal a decision which can result in deportation. If this happens, immigrants are urged to:

- Get information about immigration laws directly from a Canada Immigration Office. The Immigration Office will also recommend where relevant legal assistance can be obtained;
- Find a lawyer who specializes in immigration law.

SPONSORSHIP

Any permanent resident or Canadian citizen who is 18 years of age or over can apply at a Canada Immigration Centre to sponsor a relative to come to live in Canada. Sponsors usually have to promise financial support for five or even ten years, but it could be for less. The length of time depends on how much help the relatives need to settle in Canada.

- * To sponsor a spouse or a single child under age 18 (not both) an applicant does not have to show proof of adequate income.

GOVERNMENT

In Canada, there are three levels of government. All governments are elected by the citizens of Canada.

Municipal government

The government of a city, town or village is called a municipal government. Municipal governments are in charge of the affairs of the city or town. For example, they are responsible for the fire department, buses, streets, libraries and sewage systems. The municipal government telephone numbers can be found in the White Pages under C for "City of (name)," or simply under the name of the city.

Provincial government (Government of Alberta)

Canada is divided into ten provinces and two territories. Each province has its own government. Provincial governments have many responsibilities including hospitals, education, social services and vehicle licensing. Provincial governments also make laws regulating municipal governments.

For the department names and telephone numbers of the Alberta government, look in the White Pages under G for Government of Alberta.

Federal government (Government of Canada)

The federal government is the highest level of government in Canada. It governs matters which affect all Canadians, such as postal delivery, banking, unemployment insurance, international relations, immigration, and national defense.

The department names and telephone numbers of the federal government can be found in the White Pages of the telephone book under G for Government of Canada.

The Legal System



THE LEGAL SYSTEM

THIS CHAPTER CONTAINS INFORMATION ABOUT:

- TYPES OF LAWS;
- THE COURT SYSTEM;
- THE POLICE;
- GOING TO COURT;
- FINDING A LAWYER; AND
- TRIALS.

TYPES OF LAWS

Criminal laws

These are laws which protect the individual. They include laws about theft, fraud, assault and murder. For example, if a husband beats his wife, he is breaking a criminal law. He can be taken to court by the police and the court will decide his punishment. The court can decide to send the man to jail.

Government pays the cost of prosecuting criminal charges in court.

Civil laws

Civil laws are made to settle private arguments or disputes between individuals.

Example #1 - If two people disagree on who owns certain property, they can go to civil court to solve the problem. The court uses property laws to determine who is right.

Example #2 - If a tenant and a landlord disagree over a damage deposit, there are civil laws which will determine who is right.

Civil court costs are paid by individuals.

THE COURT SYSTEM

The court system has been established to enforce the laws laid down by government. The laws of Canada and Alberta have been written to protect an individual's personal rights and freedoms, as well as protect society at large.

Criminal laws are enforced by the courts, and with the help of the police. Civil laws are enforced by the individuals through the authority of the courts.

THE POLICE

Police in Canada serve to protect society, assist those in need, and help insure people are treated according to law. Police are generally respected and liked by the people of Canada. Parents teach their children not to be afraid of the police.

Police are available 24 hours a day. In Calgary and Edmonton the police can be contacted by phoning 911 (in emergency situations only). In other areas they can be contacted by dialing "0" and asking the operator for "Zenith 5000." Other phone numbers for the police can be found in the telephone book.

It is suggested that the phone number for the police be kept near or on a telephone.

GOING TO COURT

Civil matters

For civil matters, people go to court to settle problems with other people, businesses or organizations. Normally, this is done through a lawyer.

Criminal matters

In criminal matters, people go to court because they have been accused of a crime, or they might have witnessed a crime. They are given a summons, a document saying when and where they must appear in court. Those who receive a summons must appear in court or they are breaking the law. Anyone going to court should find a lawyer.

Arrests

Sometimes people appear in court because they have been arrested by the police. Before police officers can arrest they must:

- show police identification;
- tell the person that he/she is under arrest; and
- tell the person the reason for the arrest.

If the police officer does these things, by law the person must go with the officer.

It is a serious offence to assault a police officer. It is also a serious crime to try bribing an officer in Canada.

Usually, a police officer will take the arrested person to the police station. That person has the right to make a telephone call and, if necessary, call a lawyer. The police will help contact a lawyer. The lawyer will tell the person his/her rights and whether or not to talk to the police.

The person does not have to answer police questions or say anything about the crime he/she has been charged with. The police have the right to take pictures and fingerprints. They also have the right to test that person to find out if alcohol has been consumed.

Sometimes the police search suspects at the police station.

FINDING A LAWYER

Most people going to court hire a lawyer to help them.

Lawyers are listed in the Yellow Pages under L for lawyers.

Lawyers can be expensive, but anyone who cannot afford to pay for a lawyer can contact one or more of the following places:

- Legal Aid - Legal Aid is an organization that pays lawyers to help people who have low incomes (look under L for Legal Aid Society of Alberta in the White Pages);

- Immigrant aid organizations;
- Lawyer Referral - This organization helps find lawyers for people (Look under L for Lawyer Referral in the White Pages).

TRIALS

Criminal trials

Any person charged with a crime has the right to a fair trial by judge or jury.

In a trial, the person who has been charged with the crime is called the accused.

There are usually two lawyers at a criminal trial. One represents the Crown (the government). The lawyer for the Crown must explain why the accused was arrested and why the police think the accused is guilty. The other lawyer represents the accused. This lawyer is called the defence counsel.

The defence will give evidence to show that the accused is not guilty. If the person did commit the crime, the defence will give evidence to explain why the accused committed the crime.

Both the Crown and the defence may ask witnesses to answer questions in court.

It is against the law to lie in court. Witnesses and accused persons must take an oath before they speak in court.

Usually, a judge will decide if the person is guilty or not after hearing all the evidence. Sometimes a jury of 12 people will decide if the person is guilty.

If the judge or jury decides that the person is innocent, then the person is set free. If the person is declared guilty, then the judge decides what sentence to give the person. The guilty person can be given a fine or time in jail.

If the person is declared guilty, the person has the right to appeal the decision of the judge or jury.

Family Problems



F A M I L Y P R O B L E M S

FOR A FEW FAMILIES, COMING TO TERMS WITH LIFE IN A NEW COUNTRY IS MORE THAN THEY CAN DEAL WITH. SOMETIMES, SERIOUS FAMILY PROBLEMS ARE THE RESULT.

THIS CHAPTER CONTAINS INFORMATION ON SERIOUS FAMILY PROBLEMS AND LAWS TO PREVENT FAMILY VIOLENCE. THESE INCLUDE:

- VIOLENCE IN THE FAMILY (CHILD ABUSE, HUSBAND/WIFE ABUSE; ELDER ABUSE);
- WOMEN'S EMERGENCY SHELTERS;
- SEPARATION;
- DIVORCE; AND
- CHILD CUSTODY.

VIOLENCE IN THE FAMILY

Most families making a new life in Alberta are able to meet the challenge of settling in a new country.

But for a few families, coming to terms with a new way of life is more than they can handle. The strain of dealing with the new surroundings can sometimes appear as serious problems within a family. Unchecked, these problems can threaten the marriage or result in violence between family members.

Violence in the family can appear in different forms, none of which need be tolerated.

Child abuse

Families have the right to make most of the decisions as to how they will raise their children. There are, however, laws to protect children. Under the Child Welfare Act, children are protected from neglect, physical abuse, sexual abuse and emotional injury. Leaving a child under 12 years alone in a house is an example of neglect.

Child Welfare workers try to keep families together but if the laws are broken, children can be taken away until conditions change, or permanently. To talk to a child welfare worker, contact Alberta Social Services.

Where to report child abuse

Anyone who believes that a child is being abused can call the Child Abuse Hotline and ask for Zenith 1234. This number can be phoned any time of day or night, free of charge. Anyone who reports a child abuse problem will have his/her name kept confidential at all times.

Husband or wife abuse

Abuse can take many forms including:

- physical abuse (beating, slapping, punching, locking the spouse out of one's home);
- emotional abuse (constant criticism, threats to hurt or kill children, denying the spouse the opportunity to have friends, threats to send the spouse back to his/her home country, destruction of possessions);
- sexual abuse (forced unwanted sex);
- economic abuse (allowing the partner no money or no opportunity to improve his/her earning capacity).

Elder abuse

Abuse of older people can take many forms include verbal abuse, emotional abuse, physical abuse, financial abuse, leaving the older person alone without adequate care, neglect.

Community health nurses in local health units can be asked to assess the situation and recommend a course of action.

ALBERTA WOMEN'S EMERGENCY SHELTERS

Women's emergency shelters provide safe emergency care for abused women and their children for up to 21 days. Food, shelter, essential transportation, clothing, medical and dental assistance, crisis counselling, housing assistance, child care and information are offered free in a safe confidential environment.

Calgary

Calgary Women's Emergency Shelter
Telephone 245-5901

Sheriff King Home
Telephone 266-0707

Fort McMurray

Unity House
Telephone 743-1190

Grande Prairie

Odyssey House
Telephone 532-2672

Lloydminster

Interval Home
Telephone 875-0966

Red Deer

Central Alberta Women's Emergency
Telephone 346-5643

Yellowhead Emergency Shelter

Telephone 865-5133
Zenith 22293

Camrose

Women's Shelter
Telephone 672-1035

Edmonton

Win House I and II
Telephone 479-0058

Grande Centre

Dr. Margaret Savage
Women's Crisis Centre
Telephone 594-5095

Lethbridge

Harbour House
Telephone 320-1881

Medicine Hat

Women's Shelter
Telephone 529-1091

Sherwood Park

A Safe Place
Telephone 464-7233
(464-SAFE)

SEPARATION

If serious problems develop between a couple, sometimes they will not want to live together any more. Counselling can help a couple remain together by improving their relationship or, if necessary, to end the relationship as peacefully as possible. Counsellors can be located through an immigrant aid organization and at a local Family and Community Support Association of Alberta or Family Service Association of Alberta (under F for Family in the White Pages).

A husband or wife sponsored by his/her spouse as a landed immigrant cannot be deported because of a separation.

Those on a Visitor's Record, Minister's Permit or Work Permit should seek legal assistance or speak with an Immigration Officer at a Canada Immigration Centre.

DIVORCE

A divorce, granted by a court, legally ends a marriage. Sometimes the former husband and wife will continue to have legal responsibilities to each other and their children.

The court will grant a divorce if the marriage has broken down. The law states that marriage breakdown has occurred if:

- both partners have lived away from each other for one year with the idea that the marriage is over;
- a spouse has committed adultery (had sexual intercourse with someone else) and has not been forgiven by the marriage partner;
- a spouse has been physically or mentally cruel, making it unbearable to continue the relationship.

Anyone seeking a divorce should contact a lawyer.

CHILD CUSTODY

If parents cannot agree on who will have custody of the children, the divorce law gives the judge some basic principles to consider when making decisions about children. The best interests of the children come first. The past behavior of a spouse will not be considered by the court unless that behavior reflects on the person's ability to act as a parent.

Recreation and Sports



R E C R E A T I O N A N D S P O R T S

THIS CHAPTER CONTAINS INFORMATION ABOUT:

- ALBERTA'S PARKS;
- SPORTS;
- COMMUNITY CENTRES;
- CLASSES AT SCHOOLS; AND
- CULTURAL ACTIVITIES.

ALBERTA'S PARKS

Community parks

Community parks are areas in cities or towns where people can enjoy outdoor activities. Some of these activities are running, cycling on bicycle paths, children's activities in the playgrounds, music concerts, picnicking, swimming, team sports, and community events.

There is no charge for using community parks. Many community parks are open year round and people participate in winter sports such as skiing and ice skating.

Alberta's provincial parks

There are many provincial parks across Alberta. Provincial parks are much larger than community parks. Many have lakes, beaches and forests. People camp or just enjoy a day at these parks.

Activities at these parks include camping, fishing, boating, water-skiing, sports, cycling, picnicking, walking down nature trails, snow skiing, and mountain climbing.

People who visit provincial parks often have to pay a small fee when they enter the park areas.

Provincial parks provide the public with park areas that can be enjoyed. They are also designed to protect nature and wildlife from destruction. Certain rules have been made to provide for the safety and enjoyment of visitors to these parks. For more information about parks in Alberta, look in the White Pages under Government of Alberta for "Recreation and Parks" or under Government of Canada for "Parks National."

SPORTS

Most people of Alberta enjoy participating in sporting activities. Some of these sports include running, swimming, golf, tennis, bowling, camping, skiing, tobogganing, fishing, hunting, skating, boating, cycling, hiking, mountain climbing and self-defence courses.

There are also many team sports that are very popular in Alberta such as hockey, football, baseball, cricket, basketball, soccer, track and field, and curling.

Many of these sports are played at school, and students are encouraged to participate in them. There are also community centres and recreation centres where men, women and young people can join sports teams.

For more information on organized sports and recreation, look in the White Pages under "City of (name)" or "Town of (name)" for "Parks and Recreation."

COMMUNITY CENTRES

A community centre is a building where people from the neighborhood go for sports or educational classes such as sewing, dancing, games, and ESL classes. Dances and bingos are also held in community centres.

CLASSES AT SCHOOLS

Many schools provide evening classes for people who are interested in courses on baking, different kinds of dancing, exercise, painting, pottery, chess, classes to help people stop smoking or drinking alcohol, budgeting money, gymnastics, swimming, and other languages.

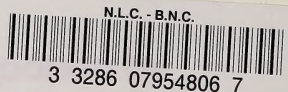
For more information contact the Public School Board, the Catholic School Board, or community centres.

CULTURAL ACTIVITIES

Alberta has many opportunities for people who enjoy experiencing cultural activities. These include museums, ballet, zoos, symphony orchestras, theatres, ethno-cultural events such as Heritage Days in Edmonton, Calgary Stampede, and other rodeos, fairs, farmers' markets, outdoor and indoor concerts, art galleries, historical sites, movie theatres, libraries and operas.

Anyone wishing to attend these events can get information from newspapers, libraries, museums, and Alberta Culture (under G for Government of Alberta - Culture).

Immigrant Aid Organizations sup Alberta Immigration and Settlement



St. Barnabas Refugee Society

Suite 400, 10136 - 100 Street
Edmonton, Alberta T5J 0P1
Telephone: 428-7094

Edmonton Immigrant Services Association

Cromdale School
11240 - 79 Street
Edmonton, Alberta T5B 2K1
Telephone: 474-8445

Edmonton Mennonite Centre for The Assistance of Newcomers

Room 202, 10830 - 107 Avenue
Edmonton, Alberta T5H 0X3
Telephone: 424-7709
424-7714, 424-1150

Calgary Immigrant Aid Society

900A - 825 - 8 Avenue, S.W.
Calgary, Alberta T2P 2T3
Telephone: 265-1120

Calgary Catholic Immigration Society

1916 - 2nd Street, S.W.
Calgary, Alberta T2S 1S3
Telephone: 245-8800

Calgary Immigrant Women's Centre

Room 200A
223 - 12 Avenue S.W.
Calgary, Alberta T2R 0G9
Telephone: 266-0822

Lethbridge Immigrant Settlement Association

506 - 4 Avenue, South
Lethbridge, Alberta T1J 0N5
Telephone: 327-5333

Catholic Social Services

Services
10420 - 107 Avenue
Edmonton, Alberta T5H 0W1
Telephone: 424-3545

Changing Together — A Centre for Immigrant Women

2nd Floor, 10010 - 107 Avenue
Edmonton, Alberta T5H 0V2
Telephone: 421-0175

Catholic Social Services

#2, 4908 - 50 Street
Camrose, Alberta T4V 1R1
Telephone: 612-1304

Central Alberta Refugee Effort (C.A.R.E.) Committee

#202, 5000 Gaetz Avenue
Red Deer, Alberta T4N 4B2
Telephone: 346-8818

Catholic Social Services

#202, 5000 Gaetz Avenue
Red Deer, Alberta T4N 4B2
Telephone: 346-7055

Medicine Hat Society for Immigrant Settlement

#206, 1741 Dunmore Road, S.E.
Medicine Hat, Alberta T1A 1Z8
Telephone: 529-9450

